

THE NATIONAL FLOOD INSURANCE PROGRAM

*FLOOD MITIGATION ASSISTANCE PROGRAM*

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**GENERAL PROGRAM INFORMATION**

**For Additional Information Contact:**

**SD Division of Emergency Management**

Tina A. Titze, NFIP State Coordinator

500 East Capitol

Pierre, SD 57501

**Phone:** (605) 773-3231 **Fax:** (605) 773-3580 **E-mail:** [tina.titze@state.sd.us](mailto:tina.titze@state.sd.us)

January 2000

# **FLOOD MITIGATION ASSISTANCE PROGRAM**

The purpose of Flood Mitigation Assistance (FMA) is to assist State and local governments in funding cost-effective actions that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other insurable structures. The long-term goal of FMA is to reduce or eliminate claims under the National Flood Insurance Program (NFIP) through mitigation activities.

The program provides cost-share grants for two purposes:

1. Planning Grants to States and communities to assess the flood risk and identify actions to reduce that risk.
2. Project Grants to execute measures to reduce flood losses.

The FMA Program also outlines a process for the development and approval of Flood Mitigation Plans.

A Community is defined as: (1) a political subdivision, including any Indian tribe or authorized tribal organization or Alaskan native village or authorized native organization, that has zoning and building code jurisdiction over a particular area having special flood hazards, and is participating in the NFIP; or (2) a political subdivision of a State, or other authority, that is designated to develop and administer a mitigation plan by political subdivisions, all of which meet the requirements of (1) above.

## **APPLICANT ELIGIBILITY REQUIREMENTS**

Any State agency, participating NFIP community or qualified local organization is eligible to participate in the Flood Mitigation Assistance Program. Communities that are suspended or on probation from the National Flood Insurance Program are not eligible. Individuals wishing to participate in the Flood Mitigation Assistance program should contact their community officials. To be eligible for Project Grants, an eligible applicant will develop, and have approved by FEMA a flood Mitigation Plan in accordance with 78.5.

## **MINIMUM PROJECT ELIGIBILITY CRITERIA**

The identification of a project or activity in an approved flood Mitigation Plan does not mean it meets FMA eligibility criteria.

Projects must:

1. Be cost-effective, not costing more than the anticipated value of the reduction in both direct damages and subsequent negative impacts to the area if future floods were to occur. Both costs and benefits are computed on a net present value basis.
2. Be in conformance with 44 CFR part 9, floodplain Management and Protection of Wetlands, Executive order 12699, Seismic Safety of federal and federally assisted or Regulated new Building Construction; 44 CFR part 10, environmental considerations; and any applicable environmental laws and regulations.
3. Be technically feasible.

4. Be in conformance with the minimum standards of the NFIP floodplain Management Regulations at 44 CFR part 60.
5. Be in conformance with the flood Mitigation Plan; the type of project being proposed must be identified in the plan.
6. Be located physically in a participating NFIP community that is not on probation or must benefit such community directly by reducing future flood damages.

### **ELIGIBLE TYPES OF PROJECTS**

The following types of projects are eligible for funding through FMA, providing they meet all other eligibility criteria.

- (a) Acquisition of insured structures and underlying real property in fee simple and easements restricting real property to open space uses.
- (b) Relocation of insured structures from acquired or restricted real property to non hazard-prone sites.
- (c) Demolition and removal of insured structures on acquired or restricted real property.
- (d) Elevation of insured residential structures in accordance with 44 CFR 60.3.
- (e) Elevation or dry floodproofing of insured non-residential structures in accordance with 44 CFR 60.3.
- (f) Other activities that bring an insured structure into compliance with the floodplain management requirements at 44 CFR 60.3.
- (g) Minor physical flood mitigation projects that reduce localized flooding problems and do not duplicate the flood prevention activities of other Federal agencies.
- (h) Beach nourishment activities.

### **FLOOD MITIGATION PLAN DEVELOPMENT**

A Flood Mitigation Plan will outline a comprehensive strategy for implementing technically feasible flood mitigation activities for the area impacted by the plan. At a minimum, plans will include the following elements:

1. Description of the planning process and public involvement.  
Involvement may include workshops, public meetings, or public hearings.
2. Description of the existing flood hazard and identification of the flood risk.  
Includes estimates of the number and type of structures at risk, repetitive loss properties, and the extent of flood depth and damage potential.
3. The applicant's floodplain management goals for the area covered by the plan.

4. Identification and evaluation of cost-effective and technically feasible mitigation actions considered.
5. Presentation of the strategy for reducing flood risks and continued compliance with the NFIP, and procedures for ensuring implementation, reviewing progress and recommending revisions to the plan.
6. Documentation of formal plan adoption by the legal entity submitting the plan (E.g., Governor, Mayor, County Executive).

## **FLOOD MITIGATION PLAN APPROVAL PROCESS**

The South Dakota Division of Emergency Management (DEM) acting as the designated State Point Of Contact (POC) for the Flood Mitigation Assistance program (FMA) will forward all Flood Mitigation Plans to the Federal Emergency Management Agency, Region VIII, for approval. The Regional Director will notify the State POC of the approval or disapproval, of the plan within 120 days after submission. If the FEMA Regional Director does not approve a mitigation plan, the Regional Director will notify the State POC of the reasons for non-approval and offer suggestions for improvement.

## **GRANT FUNDING LIMITATIONS**

- (a) The director will allocate the available funds for FMA each fiscal year. Each State will receive a base amount of \$10,000 for Planning Grants and \$100,000 for Project Grants, with the remaining funds distributed based on the number of NFIP policies, repetitive loss structures, and other such criteria as the director may determine in furtherance of the disaster community concept.
- (b) A maximum of \$1,500,000 may be allocated for Planning Grants nationally each fiscal year. A Planning Grant will not be awarded to a State or community more than once every 5 years and an individual Planning Grant will not exceed \$150,000 to any State agency applicant, or \$50,000 to any community applicant. The total Planning Grant made in any fiscal year to any State, including all communities located in the State, will not exceed \$300,000.
- (c) The total amount of FMA Project Grant funds provided during any 5-year period will not exceed \$10,000,000 to any State or \$3,300,000 to any community. The total amount of Project Grant funds provided to any State, including all communities located in the State will not exceed \$20,000,000 during any 5-year period.

## **COMMUNITY RESPONSIBILITIES**

1. Complete and submit applications to the State Point of Contact (POC) for the Planning and Project Grants.
2. Prepare and submit the Flood Mitigation Plan.
3. Implement all approved projects.
4. Comply with FMA requirements, 44 CFR parts 13 and 14, the grant agreement, applicable Federal, State and local laws and regulations (as applicable).
5. Account for appropriate use of grant funds to the State POC.

The above is taken from 44 CFR Part 78, Flood Mitigation Assistance, Interim final rule. 3/24/97